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IT IS CLAIMED:

1. A method of administering a therapeutic compound to a cell expressing P-glycoprotein, comprising

preparing a conjugate composed of (i) a carrier; (ii) a folate ligand attached to the carrier; and (iii) a therapeutic agent associated with the carrier; and

administering the conjugate to a subject.

- 2. The method of claim 1, wherein said preparing includes preparing a conjugate where the carrier is a natural or synthetic polymer.
 - 3. The method of claim 1, wherein said preparing includes preparing a conjugate where the carrier is a protein or peptide macromolecule.
 - 4. The method of claim 1, wherein said preparing includes preparing a conjugate where the carrier is a liposome having a surface coating of hydrophilic polymer chains and the folate ligand is attached to a distal end of the polymer chains.
 - 5. The method of claim 4, wherein the polymer is polyethyleneglycol having a molecular weight of at least about 3,500 Daltons.
 - 6. The method of claim 1, wherein said preparing includes preparing a conjugate where the therapeutic agent is a chemotherapeutic drug.
 - 7. The method of claim 1, wherein said preparing includes preparing a conjugate where the therapeutic agent is an anthracycline antiobiotic.
 - 8. The method of claim 7, wherein the anthracycline antiobiotic is selected from the group consisting of doxorubicin, daunorubicin, epirubicin idarubicin, mitoxantrone and an anthraquinone drug.

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9. A method of administering to a cell a therapeutic compound which in free form does not accumulate in the cell, comprising,

preparing liposomes composed of (i) vesicle-forming lipids and including a vesicle forming lipid derivatized with a hydrophilic polymer chain having # free distal end, (ii) a folate ligand attached to the free distal end of at least a portion of the hydrophilic polymer chains, and (iii) a therapeutic agent entrapped in the liposomes; and

administering the liposomes to a subject;

whereby accumulation of the compound in the cell is achieved in an amount suffi/cient for cell cytotoxicity.

- The method of claim \$\beta\$, wherein said preparing includes preparing liposomes where the hydrophilic polymer is polyethylene glycol having /a molecular weight of at least about 3,500 Daltons.
- The method of claim 9, wherein said preparing includes preparing liposomes where the therapeutic agent is an anthracycline antiobiotic.
- The method of claim 11, wherein the anthracycline antiobiotic is selected from the group consisting of doxorubicin, daunorubicin, epirubicin idarubicin, mitoxantrone and an anthraquinone drug.
- 13, A composition for administ/ration of a therapeutic compound to a multi-drug resistant /cell in a person suffering from cancer, comprising
 - a carrier molecule;
- at least one folate ligan attached to the carrier molecule; and
- a therapeutic compound associated with the carrier, wherein said composition is effective to achieve accumulation of the therapeutic compound in the cell in an amount sufficient to be cytotoxic.

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- The composition of claim 13, wherein the carrier is a natural or synthetic polymer.
- The composition of claim 13/ wherein the carrier is a protein or peptide macromolecule.
 - The composition of claim 1/3, wherein the carrier is a liposome having a surface coating of hydrophilic polymer chains and the folate ligand is attached to a distal end of the polymer chains.
 - The composition of claim 16, wherein the hydrophilic polymer is polyethylene glycol having a molecular weight of at least about 3,500 Daltons.
 - 18 A liposome composition for administration of a therapeutic compound to a multi-drug resistant cell in a person suffering from cancer, comprising

liposomes composed of vesticale-forming lipids and including a vesicle forming lipid deritatized with a hydrophilic polymer chain having a free distal end,

- a folate ligand attached to the free distal end of at least a portion of the hydrophilic polymer chains, and
 - a therapeutic agent entrapped in the liposomes,

wherein said composition is effective to achieve accumulation of the therapeutic compound in the cell in an amount sufficient to be cytotoxic.

- The composition of claim 14, wherein the hydrophilic polymer is polyethylene glycol having a molecular weight of at least about 3,500 Daltons.
- The composition of claim 18, wherein the therapeutic agent is an anthracycline antiobiotic.
- 21. The composition of claim 20, wherein the anthracycline antiobibtic is selected from the group consisting of doxorubicin, daundrubicin, epirubicin idarubicin, mitoxantrome and an anthraquinone drug.